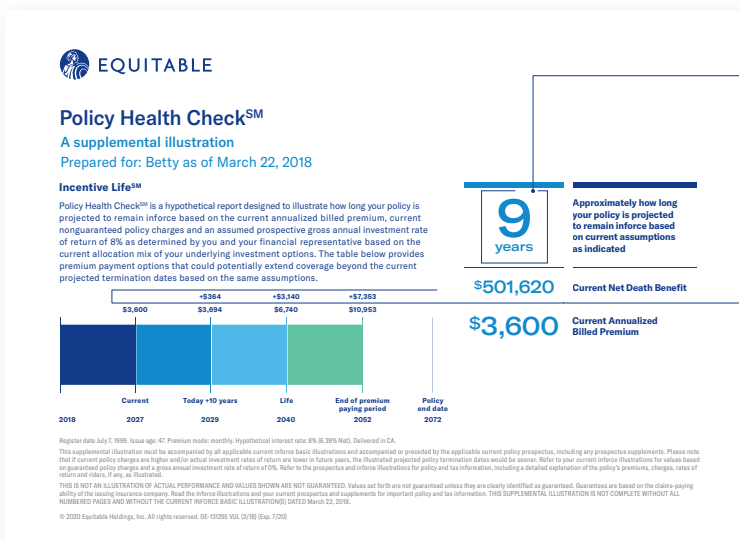




How “healthy” is your client’s life insurance policy?

Are you looking for an easy way to manage your client’s inforce life insurance policy, making sure it’s “healthy” and performing up to its objectives? Then you’re in luck! Our Policy Health CheckSM is an easy-to-use tool designed to identify how well a policy is performing. By properly servicing your inforce book of business, you can uncover new opportunities for business, reinforce client relationships and potentially save your clients a lot of stress by discovering issues early.

Here’s an example of what the Policy Health CheckSM supplemental illustration looks like:



- This is how long the client’s policy will remain inforce based on the current parameters (premium, charges, rate of return).
- The chart shows how much you’ll need to increase the client’s premiums on an annualized basis to get the policy to last until each of three predetermined durations.



When illustrations are being run near the policy anniversary, be mindful of checking if the next premium payment has already been paid and credited.

How to access your client’s Policy Health CheckSM

Get the Policy Health CheckSM supplemental report in Aegis Web on demand.

Open Aegis Web and go to “Add Plan” in the main menu.

Select “Inforce Plan.”

Click “Get Policy Data” and enter the policy number to download.

Once the policy has downloaded, select “Policy Health CheckSM” to run the report.

View, download and/or email the Policy Health CheckSM supplemental illustration and the full accompanying illustration(s) to share with your client.

Next steps: Is their policy performing on target?



Yes? Feel confident in your current strategy and share the results with your clients, so they can rest assured as well.



No? Have a conversation with your clients and guide them toward adjusting their premiums to ensure their policy will last as long as they need it.

Making your clients' policies more transparent

By providing you and your clients with clarity around how their policy is performing, we hope to help you retain the business you worked so hard to establish. With Policy Health CheckSM and your guidance, your clients have the knowledge they need to keep their policy in force and working toward their long-term strategy.

Want to learn more? Call our Life Insurance Sales Desk or email your questions to LifellustrationSystemSupport@equitable.com.

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